

**Information to identify the case:**

Debtor 1	Sara J. Berklich	Social Security number or ITIN xxx-xx-0899
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 22-20372-JAD		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sara J. Berklich

6/22/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sara J. Berklich  
Debtor

Case No. 22-20372-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: Jun 22, 2022

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:**

Recip ID	Recipient Name and Address
db	+ Sara J. Berklich, 727 Churchill Court, Cranberry Twp, PA 16066-4212
15459495	+ Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15459498	#+ Stillman Law Office, 50 Tower Office Park, Woburn, MA 01801-2113

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jun 23 2022 03:43:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 23 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bersteinlaw.com	Jun 22 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15459476	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 22 2022 23:40:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15459475	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 22 2022 23:40:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15459477	EDI: DISCOVER.COM	Jun 23 2022 03:43:00	Discover Financial, PO Box 3008, New Albany, OH 43054
15459479	+ Email/Text: bknotice@ercbpo.com	Jun 22 2022 23:41:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15459478	+ Email/Text: bknotice@ercbpo.com	Jun 22 2022 23:41:00	Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
15459480	Email/Text: BNSFN@capitalsvcs.com	Jun 22 2022 23:41:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
15459481	Email/Text: BNSFN@capitalsvcs.com		

District/off: 0315-2

User: admin

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Date Rcvd: Jun 22, 2022

Form ID: 318

Total Noticed: 30

15459484	Email/Text: BNSFS@capitalsvcs.com	Jun 22 2022 23:41:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15459485	Email/Text: BNSFS@capitalsvcs.com	Jun 22 2022 23:41:00	First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15459482	+ EDI: AMINFOFP.COM	Jun 23 2022 03:43:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
15459483	+ EDI: AMINFOFP.COM	Jun 23 2022 03:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15459486	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:41	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15459487	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2022 23:41:00	LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
15459490	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2022 23:41:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459493	+ EDI: NHCLLC.COM	Jun 23 2022 03:43:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459494	+ EDI: NHCLLC.COM	Jun 23 2022 03:43:00	National Hospital Collections LLC, 16 Distributor Drive, Morgantown, WV 26501-0121
15459496	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2022 23:46:36	National Hospital Collections Llc, Attn: Bankruptcy, 16 Distributer Dr, Ste 2, Morgantown, WV 26501-7209
15459497	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 22 2022 23:41:00	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15459499	EDI: RMSC.COM	Jun 23 2022 03:43:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15459501	+ EDI: WTRRNBNK.COM	Jun 23 2022 03:43:00	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15459500	+ EDI: WTRRNBNK.COM	Jun 23 2022 03:43:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15459502	+ EDI: WFHOME	Jun 23 2022 03:43:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15459503	+ EDI: WFHOME	Jun 23 2022 03:43:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
			Wells Fargo Bank NA/Bob's Furniture, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2015-6, U.S. Bank Nation
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
15459488	*+	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459489	*+	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459491	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459492	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2015-6 U.S. Bank National Association as Indenture Trustee bnicholas@kmllawgroup.com
Christopher M. Frye	on behalf of Debtor Sara J. Berklich chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 6